

Bryan Behuniak (SEAL)
BRYAN BEHUNIAK

8/15/06
Date

Ross Behuniak (SEAL)
ROSS BEHUNIAK

8/15/06
Date


David Behuniak (SEAL)
DAVID BEHUNIAK

8/15/06
Date

For 1/1/06 (SEAL)
CROSSLEY, PRIOR, McINTOSH & COLLIER
ANDREW J. HANLEY, ESQ. COUNSEL FOR
BRYAN BEHUNIAK, DAVID BEHUNIAK, and
ROSS BEHUNIAK

8/15/06
Date

[signatures continued on next page]

 (SEAL)
CLARK, NEWTON, EVANS & BRYAN
BY: DON T. EVANS, ESQ. GUARDIAN AD LITEM
FOR ROSS BEHUNIAK AND DAVID BEHUNIAK

16 Aug 2006
Date

[signatures continued on next page]

Carol M. Siefkes

(SEAL)

7.20.06

Date

MARKEL AMERICAN INSURANCE COMPANY
BY: CAROL M. SIEFKES, AIC,
Senior Casualty Claims Examiner

Notary: Amy R. Jacobson
Expires: 9-1-06

Jason R. Harris

(SEAL)

AUGUST 4, 2006

Date

ROUNTREE, LOSEE & BALDWIN, LLP
BY: JASON R. HARRIS, ESQ.

Celso Marques

(SEAL)

JUL - 28 - 2006

Date

CELSE MARQUES, d/b/a
Bluewater Jet Ski Rentals

◆ SERVING FAMILIES, INDIVIDUALS AND COMMUNITIES ◆

June 9, 2006

To Whom It May Concern,

At the request of Mr. Brian Behuniak, I am providing a professional opinion on the psychological effects of a boating accident that Mr. Behuniak's son, Ross Behuniak was involved in the summer of 2005. I have been providing individual and family therapy for Brian and his parents for approximately 1 ½ years for other mental health issues.

According to the reports from Mr. Behuniak, he and Brian were involved in a boating accident. In therapy sessions after the accident Ross reported that he was quite frightened by the event and told this writer the story of the accident on multiple occasions in the first few weeks after the accident. He also reported nightmares related to the accident, difficulty falling asleep at night, some flashbacks of the accident during the day, avoidance of boating/swimming related activities and some hyper arousal. The above mentioned symptoms subsided within the first month of the accident. This client's response to the boating accident appears to be consistent with an acute stress reaction that has since been resolved.

Please feel free to contact me at 919 784 9182 ext. 1205 if you have any questions.

Sincerely,

Eric Harbour MSW, LCSW
ASAP Clinical Services-Program Coordinator

Exhibit "1"